



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

**Applicants:** Walker et al.  
**Application No.:** 09/654,933  
**Filed:** September 1, 2000  
**Title:** METHOD, APPARATUS AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS  
**Attorney Docket No.:** 96-108-C2  
**Group Art Unit:** 3624  
**Examiner:** SHIH, Sally  
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**AMENDMENT and RESPONSE****to the Office Action mailed January 6, 2004 (Paper No. 7)**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed January 6, 2004 (Paper No. 7), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.